

United States Bankruptcy Court  
District of Maryland

In re:  
Erin N. Jachelski  
Debtor

Case No. 24-15478-LSS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0416-0  
Date Rcvd: Jul 01, 2024

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2024:**

Recip ID	Recipient Name and Address
db	+ Erin N. Jachelski, 8846 Mapleville Rd., Mount Airy, MD 21771-9702
32582889	+ Arif Mehmood Khattak, 1023 Southridge Rd., Catonsville, MD 21228-1329
32582901	+ Ellicott City Primary Care, LLC, c/o RA Patrick Curtis, 6903 Rockledge Dr., Ste. 300, Bethesda, MD 20817-1804
32582904	+ Klarna, Inc., c/o The Corp. Trust Inc., 2405 York Road, Suite 201, Lutherville Timonium, MD 21093-2252
32582906	Lifebridge Health, P.O. Box 69380, Baltimore, MD 21264-9380
32582907	+ Maryland Attorney General, 200 St Paul Pl., Baltimore, MD 21202-5994
32582908	+ Maryland Higher Education Commission, 6 North Liberty Street, Baltimore, MD 21201-3705
32584364	+ Office of the Comptroller of Maryland, Bankruptcy Unit, 7 St. Paul Street, Suite 230, Baltimore, MD 21202-1626
32582914	+ Window Nation, LLC, C/O Wyatt & Gunning LLC, 100 W. Pennsylvania Avenue, Ste. 10, Towson, MD 21204-4506

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: info@steinerlawgroup.com	Jul 01 2024 19:25:00	Eric S. Steiner, Steiner Law Group, LLC, PO Box 17598, Pmb 83805, Baltimore, MD 21297
tr	+ EDI: QMCOHEN.COM	Jul 01 2024 23:19:00	Merrill Cohen, Merrill Cohen, Trustee, P.O. Box 53, Harbeson, DE 19951-0053
32582886	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 01 2024 19:28:13	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
32582887	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 01 2024 19:28:31	Ally Credit Cards, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222
32582888	+ EDI: GMACFS.COM	Jul 01 2024 23:19:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
32582890	EDI: BANKAMER	Jul 01 2024 23:19:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
32582891	+ EDI: TSYS2	Jul 01 2024 23:19:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
32582892	+ EDI: CAPITALONE.COM	Jul 01 2024 23:19:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
32582893	+ Email/Text: bankruptcy@cavps.com	Jul 01 2024 19:26:00	Cavalry Portfolio Services, Attn: Bankruptcy, 1 American Lane, Ste 220, Greenwich, CT 06831-2563
32582894	+ EDI: WFNNB.COM	Jul 01 2024 23:19:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
32582895	+ EDI: WFNNB.COM	Jul 01 2024 23:19:00	Comenity Bank/Value City Furniture, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
32582896	+ EDI: WFNNB.COM	Jul 01 2024 23:19:00	Comenity Bk/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

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32582897	+ EDI: WFNNB.COM	Jul 01 2024 23:19:00	Comenity/MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
32582898	Email/Text: Bankruptcy@mail@marylandtaxes.gov	Jul 01 2024 19:26:00	Comptroller of Maryland, Bankruptcy Unit, 301 W. Preston St. Room 409, Baltimore, MD 21201-2383
32582899	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 01 2024 19:27:57	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
32582900	+ Email/Text: electronicbkydocs@nelnet.net	Jul 01 2024 19:26:00	Dept Of Education/nelnet, Po Box 82561, Lincoln, NE 68501-2561
32582903	+ EDI: IRS.COM	Jul 01 2024 23:19:00	Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346
32582905	+ Email/Text: bankruptcy1@langleyfcu.org	Jul 01 2024 19:26:00	Langley Fed Credit Uni, 721 Lakefront Commons, Newport News, VA 23606-3324
32582909	+ Email/Text: electronicbkydocs@nelnet.net	Jul 01 2024 19:26:00	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
32582910	+ EDI: AGFINANCE.COM	Jul 01 2024 23:19:00	One Main Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
32582902	Email/Text: bankruptcy@sequium.com	Jul 01 2024 19:26:00	Focus Receivables Management, LLC, 1130 Northchase Parkway Se, Suite 150, Marietta, GA 30067
32584366	+ Email/Text: UIBankruptcyNotices.DLLR@maryland.gov	Jul 01 2024 19:27:00	State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2226
32582911	+ EDI: SYNC	Jul 01 2024 23:19:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
32584365	Email/Text: treasuryquestions@frederickcountymd.gov	Jul 01 2024 19:26:00	Treasurer of, Frederick County, 30 North Market Street, Frederick, MD 21701-5420
32582912	^ MEBN	Jul 01 2024 19:20:47	US Dept Ed/Great Lakes, Attn: Bankruptcy, Po Box 7560, Madison, WI 53707
32582913	+ EDI: CAPITALONE.COM	Jul 01 2024 23:19:00	Walmart Credit Services/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 03, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2024 at the address(es) listed below:

Name	Email Address
Eric S. Steiner	info@steinerlawgroup.com SteinerER82180@notify.bestcase.com
Merrill Cohen	merrillc@cohenbaldinger.com mcohen@ecf.axosfs.com

TOTAL: 2

**Information to identify the case:**

Debtor 1	<b>Erin N. Jachelski</b>	Social Security number or ITIN	<b>xxx-xx-7362</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>District of Maryland</b>	Date case filed for chapter	<b>7 6/28/24</b>
Case number:	<b>24-15478 LSS Chapter: 7</b>		

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Visit <http://www.mdb.uscourts.gov> and click on Filing Without An Attorney for additional resources and information.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Erin N. Jachelski	
2. All other names used in the last 8 years		
3. Address	8846 Mapleville Rd. Mount Airy, MD 21771	
4. Debtor's attorney Name and address	Eric S. Steiner Steiner Law Group, LLC PO Box 17598 Pmb 83805 Baltimore, MD 21297	Contact phone 410-670-7060 Email: <a href="mailto:info@steinerlawgroup.com">info@steinerlawgroup.com</a>
5. Bankruptcy trustee Name and address	Merrill Cohen Merrill Cohen, Trustee P.O. Box 53 Harbeson, DE 19951	Contact phone 302-200-9271 Email: <a href="mailto:merrillc@cohenbaldinger.com">merrillc@cohenbaldinger.com</a>

For more information, see page 2 &gt;

Debtor **Erin N. Jachelski**Case number **24-15478**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Greenbelt Division 6500 Cherrywood Lane, Ste. 300 Greenbelt, MD 20770  Clerk of the Bankruptcy Court: Mark A. Neal	Hours open: 8:45 – 4:00 PM  Contact phone (301) 344-8018  Date: 7/1/24
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. <div style="float: right; text-align: right;"> <b>Location:</b>  <b>Zoom video meeting. Go to <a href="https://zoom.us/join">Zoom.us/join</a>, Enter Meeting ID 649 287 3398, and Passcode 8582824638, OR call 1-240-829-2974</b>   <b>For additional meeting information, go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a></b> </div>		
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. <div style="float: right; text-align: right;"> <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>   <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> </div> <div style="clear: both;"></div> <div style="float: right; text-align: right;"> <b>Filing deadline: 9/30/24</b>   <b>Deadline to object to exemptions:</b>          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.         <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b> </div>		
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>  If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
<b>12. Exempt property</b>  The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.		
<b>13. Debtor electronic bankruptcy noticing</b>  The U.S. Bankruptcy Court for the District of Maryland offers all parties the ability to receive court notices and orders via email, instead of U.S. mail. To participate, debtors must complete and file a DeBN request form with the Court -- additional information is available under Programs & Services at <a href="http://www.mdb.uscourts.gov">http://www.mdb.uscourts.gov</a> . Other parties (non-debtors) can register at <a href="http://ebn.uscourts.gov">ebn.uscourts.gov</a> .		